Agriculture, Food, and Natural Resources

Do you collect rocks?

Do you have a green thumb?

Do you enjoy working with animals?

Are you interested in protecting the environment?

Do you enjoy working outdoors?

Are science classes your favorite?

If you chose to work in occupations in the Agriculture, Food, and Natural Resources cluster, you could raise plants and animals as sources for food and shelter. Or you could focus on selling and making products from plants and animals, including food, lumber, and fabrics. You might also advise farmers and ranchers, or work to conserve natural resources and protect the environment.

National Employment Outlook

The long-term trend for farmers, ranchers and agricultural managers to consolidate farms into fewer and larger ones is expected to continue over the 2004–14 period. This will result in a continued decline in employment of selfemployed farmers and ranchers and slowerthan-average growth in employment of salaried agricultural managers. Overall employment of agricultural workers is projected to decline slightly over the 2004–14 period, primarily reflecting the outlook for farmworkers in crops, nurseries, and greenhouses workers. Continued consolidation of farms and technological advancements in farm equipment make farmworkers more efficient causing fewer of them to be hired.

Employment of agricultural and food scientists, such as soil and plant scientists, is expected to grow about as fast as average for all occupations through 2014. Agricultural research is necessary,

to maintain an edge on insects and diseases, pesticides and to continue improvement in soil fertility and water quality, resulting in job opportunities in biotechnology. The best opportunities will be in specific segments of the food-processing industry and in agricultural biotechnology, specifically in scientific research and development services.

Employment of water and wastewater treatment plant and system operators is expected to grow about as fast as average for all occupations through the year 2014. Job prospects will be good for qualified individuals because the number of applicants in this field is normally low, due primarily to the unclean and physically demanding nature of the work. However, the increasing population and the growth of the economy are expected to boost demand for essential water and wastewater treatment services.

| | Occupation | Description | Hourly Wages | Outlook |
|----------|---|--|--|---------|
| | Bachelor's Deg | gree | | |
| ③ | Soil and Plant Scientists | Conduct research in breeding, physiology, production, yield, and management of crops and agricultural plants, their growth in soils, and control of pests; or study the chemical, physical, biological, and mineralogical composition of soils as they relate to plant or crop growth. | Entry: \$19.30 Average: \$29.58 Experienced: \$34.72 | |
| ③ | Farm, Ranch, and Other Agricultural Managers | On a paid basis, manage farms, ranches, agricultural operations, greenhouses, nurseries, timber tracts, cotton gins, packing houses, or other agricultural establishments for employers. | Entry: \$17.11 Average: \$30.21 Experienced: \$36.77 | |



| | Occupation | Description | Hourly Wages | Outlook |
|----------|---|--|------------------------------|--|
| | Bachelor's Deg | jree | | |
| രി | First-Line Supervisors/ Managers of Farming, Fishing and Forestry | Directly supervise and coordinate the activities of agricultural, forestry, aquacultural, and related workers. | Entry: \$15.06 | The state of the s |
| | | | Average: \$22.11 | |
| | Workers | | Experienced: \$25.64 | |
| | Postsecondary | / Education (Long-term on-the-job training or wo | rk experience in a related o | ccupation) |
| | First-Line Supervisors/ | Directly supervise and coordinate activities of | Entry: \$18.07 | |
| | Managers of Construction Trades and | construction or extraction workers. | Average: \$26.98 | |
| L | Extraction Workers | | Experienced: \$31.44 | |
| | Purchasing Agents and | Purchase farm products either for further processing or | Entry: \$15.98 | |
| | Buyers, Farm Products | resale. | Average: \$24.70 | Ulf |
| | | | Experienced: \$29.05 | |
| a | Forest and Conservation | Compile data pertaining to size, content, condition, and other characteristics of forest tracts, under direction of foresters; train and lead forest workers in forest propagation, fire prevention and suppression. | Entry: \$12.22 | |
| | Technicians | | Average: \$16.53 | M |
| | | | Experienced: \$18.69 | |
| ľ | Science Technicians | Work with agricultural scientists in food, fiber, and animal research, production, and processing; assist with animal breeding and nutrition work; under supervision, conduct tests and experiments to improve yield and quality of crops or to increase the resistance of plants and animals to disease or insects. | Entry: \$11.51 | t. |
| | | | Average: \$19.47 | |
| | | | Experienced: \$23.46 | |
| ľ | Water and Liquid Waste | Operate or control an entire process or system of | Entry: \$15.98 | |
| | Treatment Plant and System | machines, often through the use of control boards, to transfer or treat water or liquid waste. | Average: \$24.70 | 0 |
| | • | Transier of freur water of hybrid waste. | Experienced: \$29.05 | |
| Ī | First-Line Supervisors/ | Plan, organize, direct, or coordinate activities of workers | Entry: \$11.00 | |
| | Managers of Landscaping, Lawn | engaged in landscaping or groundskeeping activities, such as planting and maintaining ornamental trees, shrubs, | Average: \$17.93 | |
| | Services, and | flowers, and lawns, and applying fertilizers, pesticides, | Experienced: \$21.40 | |
| L | Groundskeeping Workers | and other chemicals, according to contract specifications. | | |
| | High School Di | ploma or equivalent (Moderate-term or | | |
| | Sales Representatives, Wholesale and | nd technical or scientific knowledge is required in such areas | Entry: \$16.55 | |
| | Manufacturing | | Average: \$30.45 | |
| | | | Experienced: \$37.40 | |



| Occupation | Description | Hourly Wages | Outlook |
|---|---|----------------------|---------|
| Less than Hig | h School Diploma (Short-term on-the-job tra | ining) | |
| Agricultural Equipment | Drive and control farm equipment to till soil and to plant, cultivate, and harvest crops. May perform tasks, such as crop baling or hay bucking. May operate stationary | Entry: \$10.02 | |
| Operators | | Average: \$12.34 | VIII |
| | equipment to perform post-harvest tasks, such as husking, shelling, threshing, and ginning. | Experienced: \$13.50 | |
| Refuse and Recyclable | Collect and dump refuse or recyclable materials from | Entry: \$8.37 | Alexa. |
| Material Collectors | containers into truck. May drive truck. | Average: \$12.82 | VIII |
| | | Experienced: \$15.05 | |
| Tree Trimmers and | Cut away dead or excess branches from trees or shrubs to | Entry: \$8.24 | La A |
| Pruners | maintain right-of-way for roads, sidewalks, or utilities, or to improve appearance, health, and value of tree. Prune | Average: \$14.04 | 130 |
| | or treat trees or shrubs using handsaws, pruning hooks, sheers, and clippers. | Experienced: \$16.94 | ar a |
| Farmworkers, Farm and Ranch Animals | Attend to live farm, ranch, or aquacultural animals that | Entry: \$7.48 | |
| | may include cattle, sheep, swine, goats, horses and other equines, poultry, finfish, shellfish, and bees. Attend to | Average: \$10.72 | |
| | animals produced for animal products, such as meat, fur, skins, feathers, eggs, milk, and honey. | Experienced: \$12.34 | |
| Landscaping and | Landscape or maintain grounds of property using hand | Entry: \$7.42 | |
| Groundskeeping Workers | or power tools or equipment. Workers typically perform a variety of tasks, which may include any combination | Average: \$10.76 | |
| | of the following: sod laying, mowing, trimming, planting, watering, fertilizing, digging, raking, and sprinkler installation. | Experienced: \$12.45 | |
| Farmworkers and | Manually plant, cultivate, and harvest vegetables, fruits, | Entry: \$7.00 | And . |
| Laborers, Crop, Nursery, and Greenhouse | nuts, horticultural specialties, and field crops. Use hand tools, such as shovels, trowels, hoes, tampers, pruning | Average: \$9.72 | Ulli |
| | hooks, shears, and knives. | Experienced: \$11.07 | |
| Nonfarm Animal | Feed, water, groom, bathe, exercise, or otherwise care | Entry: \$6.38 | |
| Caretakers | for pets and other nonfarm animals, such as dogs, cats, ornamental fish or birds, zoo animals, and mice. | Average: \$9.21 | |
| | | Experienced: \$10.63 | |





Architecture and Construction

Do you often admire the buildings around you? Do you like to work with tools, objects, & numbers? Do you like to create models or make designs? Do you like to work both alone and with others? Do you like to work with your hands?

Can you visualize objects in your mind?

Do you like to use both mental and

manual skills to solve problems?

If you work in occupations in the Architecture and Construction cluster, you would be responsible for buildings and other structures such as highways and bridges. You might make designs and plans for new structures. Or, you would use the plans to build new structures and manage construction workers. Another option would be to take care of, repair, and restore existing structures.

National Employment Outlook

Employment of drafters is expected to grow more slowly than the average for all occupations through 2014. Industrial growth and increasingly complex design problems associated with new products and manufacturing processes will increase the demand for drafting services. Drafters are beginning to break out of the traditional drafting role and do work traditionally performed by engineers and architects, thus also increasing demand for drafters.

Job opportunities for carpenters are expected to be excellent over the 2004-14 period, particularly for those with the most skills. Employment is expected to increase about as fast as average for all occupations through 2014. The need for carpenters is expected to grow as construction activity increases in response to demand for new housing, office and retail space, and for modernizing and expanding schools and industrial plants. The home remodeling market also will create a large demand for carpenters.

Opportunities for cement masons, concrete finishers, segmental pavers, and terrazzo workers are expected to be good, particularly for those with the most experience and skills. Employment for this group is expected to grow as fast as average for all occupations through 2014.

Job opportunities for drywall installers, ceiling tile installers, and tapers are expected to be good. Employment is expected to increase more slowly than average for all occupations over the 2004-14 period reflecting the number of new construction and remodeling projects. In addition to traditional interior work jobs, drywall workers will find opportunities in the installation of insulated exterior wall systems, which are becoming increasingly popular.

Employment of electricians is expected to increase as fast as average for all occupations through the year 2014. As the population and economy grow, more electricians will be needed to install and maintain electrical devices and wiring in homes, factories, offices, and other structures.

| Occupation | Description | Hourly Wages | Outlook | | | | | |
|-----------------------|--|----------------------|---------|--|--|--|--|--|
| Bachelor's De | Bachelor's Degree | | | | | | | |
| Construction Managers | Plan, direct, coordinate, or budget, usually through subordinate supervisory personnel, activities concerned | Entry: \$22.30 | | | | | | |
| | with the construction and maintenance of structures, facilities, and systems. Participate in the conceptual | Average: \$36.55 | | | | | | |
| | development of a construction project and oversee its organization, scheduling, and implementation. | Experienced: \$43.66 | 50 66 | | | | | |



| Occupation | Description | Hourly Wages | Outlook |
|------------------------------------|--|----------------------------|---|
| Bachelor's De | gree | | |
| Cost Estimators | Coordinate disaster response or crisis management | Entry: \$15.40 | No. |
| | activities, provide disaster preparedness training, and prepare emergency plans and procedures for natural, | Average: \$23.70 | |
| | wartime, or technological disasters or hostage situations. | Experienced: \$27.85 | |
| Postsecondar | y Education (Long-term on-the-job training or wo | rk experience in a related | occupation) |
| Electrical Power-Line | Install or repair cables or wires used in electrical power | Entry: \$21.75 | |
| Installers and Repairers | or distribution systems. May erect poles and light or heavy duty transmission towers. | Average: \$25.30 | Ulf |
| | | Experienced: \$27.09 | |
| Telecommunications | Set-up, rearrange, or remove switching and dialing | Entry: \$15.99 | |
| Equipment Installers and Repair | equipment used in central offices. Service or repair telephones and other communication equipment on | Average: \$22.22 | |
| | customers' property. May install equipment in new | Experienced: \$25.34 | |
| | locations or install wiring and telephone jacks in buildings under construction. | | |
| Structural Iron and Steel | Raise, place, and unite iron or steel girders, columns, and | Entry: \$13.91 | |
| Workers | • | Average: \$20.10 | 32 |
| | | Experienced: \$23.20 | |
| Electricians | Install, maintain, and repair electrical wiring, equipment, and fixtures. Ensure that work is in accordance with relevant codes. May install or service street lights, | Entry: \$13.69 | A |
| | | Average: \$20.46 | Will the state of |
| | intercom systems, or electrical control systems. | Experienced: \$23.85 | |
| Mechanical Drafters | Prepare detailed working diagrams of machinery and | Entry: \$13.40 | |
| | mechanical devices, including dimensions, fastening methods, and other engineering information. | Average: \$19.02 | |
| | , 3 | Experienced: \$21.83 | |
| Brickmasons and | Lay building materials, such as brick, structural tile, | Entry: \$13.06 | |
| Blockmasons | concrete block, cinder block, glass block, and terra-cotta block, to construct or repair walls, partitions, arches, | Average: \$18.74 | |
| | sewers, and other structures. | Experienced: \$21.59 | |
| Plumbers, Pipefitters, | Assemble, install, alter, and repair pipelines or pipe | Entry: \$12.98 | |
| and Steamfitters | systems that carry water, steam, air, or other liquids or gases. May install heating and cooling equipment and | Average: \$21.60 | |
| | mechanical control systems. | Experienced: \$25.91 | |
| Telecommunications Line | String and repair telephone and television cable, including | Entry: \$12.70 | · A |
| Installers and Repairers | | Average: \$18.24 | AX |
| | แอววนหูอว บา เฮเฮซาวเบแ หางหูเนแแแแน | Experienced: \$21.02 | PY A |



| Occupation | Description | Hourly Wages | Outlook |
|--|---|------------------------------|-------------|
| Postsecondary | y Education (Long-term on-the-job training or wo | rk experience in a related o | occupation) |
| Carpenters | fixtures made of wood such as concrete forms, huilding | Entry: \$11.55 | |
| | | Average: \$16.69 | |
| | rafters; wood stairways, window and door frames, and hardwood floors. | Experienced: \$19.26 | |
| Cement Masons and | Smooth and finish surfaces of poured concrete, such as | Entry: \$11.01 | B1 |
| Concrete Finishers | floors, walks, sidewalks, roads, or curbs using a variety of hand and power tools. Align forms for sidewalks, curbs, or | Average: \$15.59 | |
| | gutters; patch voids; use saws to cut expansion joints. | Experienced: \$17.88 | |
| Heating, Air | Install or repair heating, central air conditioning, or | Entry: \$10.35 | |
| Conditioning, and Refrigeration Mechanics | refrigeration systems, including oil burners, hot-air furnaces, and heating stoves. | Average: \$17.03 | 5 |
| and Installers | | Experienced: \$20.37 | |
| Maintenance and Repair | Perform work involving the skills of two or more | Entry: \$10.26 | |
| Workers, General | maintenance or craft occupations to keep machines, mechanical equipment, or the structure of an | Average: \$15.55 | 0 |
| | establishment in repair. | Experienced: \$18.20 | |
| Cabinetmakers and | Cut, shape, and assemble wooden articles or set up and | Entry: \$9.38 | |
| Bench Carpenters | operate a variety of woodworking machines, such as power saws, jointers, and mortisers to surface, cut, or | Average: \$13.13 | |
| | shape lumber or to fabricate parts for wood products. | Experienced: \$15.00 | |
| High School D | iploma or equivalent (Moderate-term on | -the-job training) | |
| Operating Engineers and Other Construction | Operate one or several types of power construction | Entry: \$13.14 | |
| Equipment | equipment, such as motor graders, bulldozers, cranes, scrapers, compressors, pumps, derricks, shovels, tractors, | Average: \$17.73 | |
| | or front-end loaders to excavate, move, and grade earth, erect structures, or pour concrete or other hard surface pavement. | Experienced: \$20.02 | re d |
| Highway Maintenance | Maintain highways, municipal and rural roads, airport | Entry: \$13.12 | |
| Workers | runways, and rights-of-way. Duties include patching broken or eroded pavement, repairing guard rails, | Average: \$16.28 | 0 |
| | highway markers, and snow fences. | Experienced: \$17.86 | |
| Drywall and Ceiling Tile | Apply plasterboard or other wallboard to ceilings or | Entry: \$12.04 | |
| Installers | interior walls of buildings. Apply or mount acoustical tiles or blocks, strips, or sheets of shock-absorbing materials | Average: \$18.53 | |
| | to ceilings and walls of buildings to reduce or reflect sound. Materials may be of decorative quality. | Experienced: \$21.78 | u u |
| Carpet Installers | Lay and install carpet from rolls or blocks on floors. | Entry: \$11.95 | 4 |
| | Install padding and trim flooring materials. | Average: \$16.37 | AR |
| | | Experienced: \$18.58 | |



| Occupation | Description | Hourly Wages | Outlook |
|--------------------------------|--|----------------------|--|
| High School D | iploma or equivalent (Moderate-term on | -the-job training) | |
| Paving, Surfacing, and | Operate equipment used for applying concrete, asphalt, | Entry: \$11.70 | |
| Tamping Equipment Operators | runways and taxiways, or equipment used for tamping | Average: \$16.96 | |
| • | | Experienced: \$19.60 | |
| Pipelayers | Lay pipe for storm or sanitation sewers, drains, and water | Entry: \$11.47 | The state of the s |
| | mains. Perform any combination of the following tasks: grade trenches or culverts, position pipe, or seal joints. | Average: \$16.20 | |
| | g | Experienced: \$18.56 | re a |
| Painters, Construction | Paint walls, equipment, buildings, bridges, and other | Entry: \$11.14 | |
| and Maintenance | structural surfaces, using brushes, rollers, and spray guns. | Average: \$16.37 | |
| | | Experienced: \$18.99 | m a |
| Excavating and Loading | Operate or tend machinery equipped with scoops, | Entry: \$11.12 | t |
| Machine and Dragline Operators | - ' | Average: \$16.14 | 130 |
| | | Experienced: \$18.66 | re a |
| Fence Erectors | Erect and repair metal and wooden fences and fence gates around highways, industrial establishments, residences, or farms, using hand and power tools. | Entry: \$10.04 | |
| | | Average: \$12.30 | |
| | or rains, osing nata and point roots. | Experienced: \$13.43 | |
| Construction Laborers | Perform tasks involving physical labor at building, | Entry: \$9.40 | The state of the s |
| | highway, and heavy construction projects, tunnel and shaft excavations, and demolition sites. May operate hand | Average: \$14.47 | |
| | and power tools of all types: air hammers, earth tampers, | Experienced: \$17.00 | re a |
| | cement mixers, small mechanical hoists, surveying and measuring equipment, and a variety of other equipment | | |
| | and instruments. May clean and prepare sites, dig | | |
| | trenches, set braces to support the sides of excavations, erect scaffolding, clean up rubble and debris, and remove | | |
| | asbestos, lead, and other hazardous waste materials. | | |
| Less than Hig | h School Diploma (Short-term on-the-job tra | nining) | |
| HelpersCarpenters | Help carpenters by performing duties of lesser skill. | Entry: \$9.30 | |
| | | Average: \$11.12 | |
| | | Experienced: \$12.04 | |
| HelpersElectricians | Help electricians by performing duties of lesser skill. | Entry: \$9.26 | · K |
| | | Average: \$12.10 | A |
| | | Experienced: \$13.51 | r n |



| Occupation | Description | Hourly Wages | Outlook |
|---|---|----------------------|----------|
| High School D | iploma or equivalent (Moderate-term on | -the-job training) | |
| HelpersInstallation, | Help installation, maintenance, and repair workers in | Entry: \$8.36 | N |
| Maintenance, and Repair Workers | maintenance, parts replacement, and repair of vehicles, industrial machinery, and electrical and electronic | Average: \$13.10 | 5 |
| | equipment. | Experienced: \$15.47 | |
| HelpersPipelayers, | Help plumbers, pipefitters, steamfitters, or pipelayers by | Entry: \$7.17 | |
| Plumbers, Pipefitters, and Steamfitters | performing duties of lesser skill. Duties include supplying or holding materials or tools, and cleaning work area and | Average: \$10.76 | |
| | equipment. | Experienced: \$12.55 | |

Arts, A/V Technology, and Communications

Do you like to perform in front of an audience?
Are you interested in working
in the movies or television?
Do you like to work with technology?

Is artistic expression important to you?

Are you visually oriented?

Does computer animation interest you?

Are you active in school or community theatre?

If you are interested in working in this cluster, you have two avenues. One is to be the performer or artist. The other is to work behind the scenes to make the performance or publication happen. As a reporter, actor, or fine artist, you would use your creative talents. To assure that a concert or magazine is successful, you would use computers and sound equipment. The occupations in this cluster allow you to use your creativity, talent, and technical skills.

National Employment Outlook

Employment of graphic designers is expected to grow about as fast as average for all occupations through the year 2014, as demand for graphic design continues to increase from advertisers, publishers, and computer design firms. Demand for graphic designers should increase because of the rapidly expanding market for Webbased information and expansion of the video entertainment market, including television, movies, video, and made-for-Internet outlets.

Employment of announcers is projected to decline through 2014 because of the lack of growth in the number of new radio and television stations and the consolidation of existing stations. Competition for jobs as announcers will be keen because the broadcasting field attracts many more jobseekers than there are jobs. However, small radio stations are more inclined to hire beginners, but the pay is low. Applicants who have completed internships and those with related

work experience usually receive preference for available positions.

Employment of writers and editors is expected to grow about as fast as the average for all occupations through the year 2014. The outlook for most writing and editing jobs is expected to be competitive because many people with writing or journalism training are attracted to the occupation.

Employment of photographers is expected to increase about as fast as the average for all occupations through 2014. Demand for portrait photographers should increase as the population grows. Growth of Internet versions of magazines, journals, and newspapers will require increasing numbers of commercial photographers to provide digital images. The Internet also should make it easier for freelancers to market directly to their



customers, increasing opportunities for selfemployment.

Employment of printing machine operators is expected to grow more slowly than average

through 2014 as the output of printed materials is expected to keep going up, but increasing automation of the printing industry and the outsourcing of production to foreign countries will moderate the increase.

| Occupation | Description | Hourly Wages | Outlook |
|--|--|--|-------------------|
| Bachelor's Deg | gree | | |
| Editors | Perform variety of editorial duties, such as laying out, | Entry: \$13.43 | |
| | | Average: \$19.94 | B ara |
| | | Experienced: \$23.19 | |
| Graphic Designers | Design or create graphics to meet a client's specific | Entry: \$10.77 | |
| | commercial or promotional needs, such as packaging, displays, or logos. May use a variety of mediums to | Average: \$16.08 | |
| | achieve artistic or decorative effects. | Experienced: \$18.74 | |
| Writers and Authors | Originate and prepare written material, such as scripts, | Entry: \$10.08 | |
| stories, aaverti | stories, auvertisements, and other material. | Average: \$17.95 | |
| | | Experienced: \$21.90 | a a |
| Radio and Television | Talk on radio or television. May interview guests, act as | Entry: \$6.50 | |
| Announcers | master of ceremonies, read news flashes, identity station by giving call letters, or announce song title and artist. | Average: \$11.91 | |
| | | Experienced: \$14.60 | |
| Postsecondary | y Education (Long-term on-the-job training or wo | rk experience in a related | occupation) |
| order; and read proof fo and correct imperfection | Set type according to copy; operate press to print job | Entry: \$10.82 | |
| | · | Average: \$16.10 | 011 |
| | small establishments where work combines several job skills. | Experienced: \$18.73 | |
| | Set up and prepare material for printing presses. Include | Entry: \$10.48 | |
| workers | prepress functions, such as compositing, typesetting, layout, paste-up, camera operating, scanning, film | Average: \$15.69 | |
| | stripping, and photoengraving. | Experienced: \$18.29 | |
| Photographers | Photograph persons, subjects, merchandise, or other | Entry: \$7.26 | |
| | | Average: \$10.89 | |
| | · | Experienced: \$12.70 | n a |
| High School D | iploma or equivalent (Moderate-term on | n-the-job training) | |
| Printing Machine | Set up or operate various types of printing machines, | Entry: \$10.15 | |
| ομειαιοιο | such as offset, letterset, intaglio, or gravure presses or screen printers to produce print on paper or other | Average: \$15.17 | UM |
| | materials. | Experienced: \$17.66 | |
| | Bachelor's Deg Editors Graphic Designers Writers and Authors Radio and Television Announcers Postsecondar Job Printers Prepress Technicians and Workers Photographers High School D | Bachelor's Degree Editors Perform variety of editorial duties, such as laying out, indexing, and revising content of written materials, in preparation for final publication. Graphic Designers Design or create graphics to meet a client's specific commercial or promotional needs, such as packaging, displays, or logos. May use a variety of mediums to achieve artistic or decorative effects. Writers and Authors Originate and prepare written material, such as scripts, stories, advertisements, and other material. Radio and Television Announcers Talk on radio or television. May interview guests, act as master of ceremonies, read news flashes, identify station by giving call letters, or announce song title and artist. Postsecondary Education (Long-term on-tho-job training or well and read proof for errors and clarity of impression, and correct imperfections. Job printers are often found in small establishments where work combines several job skills. Prepress Technicians and Workers Set up and prepare material for printing presses. Include prepress functions, such as compositing, typesetting, layout, paste-up, camera operating, scanning, film stripping, and photoengraving. Photographers Photograph persons, subjects, merchandise, or other commercial products. May develop negatives and produce finished prints. High School Diploma or equivalent (Moderate-term or Set up or operate various types of printing machines, such as offset, letterset, intaglio, or gravure presses or screen printers to produce print on paper or other | Bachelor's Degree |

| Occupation | Description | Hourly Wages | Outlook | | | |
|---|--|---|---------|--|--|--|
| High School Diploma or equivalent (Moderate-term on-the-job training) | | | | | | |
| Bindery Workers | Set up or operate binding machines that produce books and other printed materials. | Entry: \$9.32 Average: \$12.42 Experienced: \$13.98 | | | | |
| Less than Hig | ph School Diploma (Short-term on-the-job tr | aining) | | | | |
| Laborers and Freight, Stock, and Material Movers, Hand | Manually move freight, stock, or other materials or perform other unskilled general labor. | Entry: \$7.79 Average: \$11.21 Experienced: \$12.92 | N | | | |
| Ushers, Lobby Attendants, and Ticket Takers | Assist patrons at entertainment events by performing duties, such as collecting admission tickets and passes from patrons, assisting in finding seats, searching for lost articles, and locating such facilities as rest rooms and telephones. | Entry: \$5.99 Average: \$6.80 Experienced: \$7.21 | | | | |

Business, Management, and Administration

Do you enjoy working with other people?

Are you good at working with numbers?

Do you like to plan and organize activities?

Have you started your own business?

Do you keep your checkbook balanced?

Are you an officer of an organization?

If you are interested in the Business, Management, and Administration Cluster, there are many career options. You may provide the needed support to keep a business in operation. Or you might keep track of the expenses and income. You could manage the financial activities of a business. Another option is to be sure that a business has qualified employees who are trained to do their jobs. Or after years of education or experience, you might direct the operations of a business.

National Employment Outlook

Employment of top executives—including chief executives and general and operations managers—is expected to grow about as fast as average for all occupations through 2014. Top managers are essential to the success of any organization and their jobs are unlikely to be automated or to be eliminated through corporate restructuring.

Administrative services managers are projected to grow about as fast as the average for all occupations through 2014. Like persons seeking other managerial positions, applicants will face keen competition because there will be more

competent, experienced workers seeking jobs than there will be positions available.

Overall employment of human resources, training, and labor relations managers and specialists is expected to grow faster than the average for all occupations through 2014. Demand for human resources, training, and labor relations managers and specialists also are governed by the staffing needs for the firms for which they work.

Employment of management analysts is expected to grow faster than the average for all occupations through 2014, as industry



and government increasingly rely on outside expertise to improve the performance of their organizations.

Accountants and auditors are expected to grow faster than average for all occupations through the year 2014. An increase in the number of businesses, changing financial laws and regulations, and increased scrutiny of company finances will drive growth.

Keen competition likely will continue for entry-level public relations jobs, as the number of qualified applicants is expected to exceed the number of job openings. Employment is expected to grow faster than average for all occupations through 2014. The need for good public relations in an increasingly competitive business environment should spur demand for public relations specialists in organizations of all types and sizes.

| | Occupation | Description | Hourly Wages | Outlook |
|------------|-------------------------------------|---|--|---------|
| | Bachelor's Dec | jree | | |
| (3) | Chief Executives | Determine and formulate policies and provide the overall direction of companies or private and public sector organizations within the guidelines set up by a board of directors or similar governing body. Plan, direct, or coordinate operational activities at the highest level of management with the help of subordinate executives and staff managers. | Entry: \$24.72 Average: \$59.93 Experienced: \$77.53 | |
| ҈ | General and Operations Managers | Plan, direct, or coordinate the operations of companies or public and private sector organizations. Duties and responsibilities include formulating policies, managing daily operations, and planning the use of materials and human resources, but are too diverse and general in nature to be classified in any one functional area of management or administration, such as personnel, purchasing, or administrative services. | Entry: \$21.40 Average: \$41.88 Experienced: \$52.11 | |
| | Management Analysts | Conduct organizational studies and evaluations, design systems and procedures, conduct work simplifications and measurement studies, and prepare operations and procedures manuals to assist management in operating more efficiently and effectively. | Entry: \$19.83 Average: \$31.03 Experienced: \$36.63 | |
| | Administrative Services Managers | Plan, direct, or coordinate supportive services of an organization, such as recordkeeping, mail distribution, telephone operator/receptionist, and other office support services. May oversee facilities planning and maintenance and custodial operations. | Entry: \$19.36 Average: \$33.25 Experienced: \$40.19 | |
| ③ | Accountants and Auditors | Examine, analyze, and interpret accounting records for the purpose of giving advice or preparing statements. Install or advise on systems of recording costs or other financial and budgetary data. | Entry: \$16.99 Average: \$26.01 Experienced: \$30.53 | |
| | Operations Research Analysts | Formulate mathematical simulation models of management or operational problems for solution by use of algorithms on a computer or other method. May develop and supply optimal time, cost, or logistics networks for program evaluation and review or implementation. | Entry: \$16.53 Average: \$24.24 Experienced: \$28.08 | |

| | Occupation | Description | Hourly Wages | Outlook | |
|------------|---|--|----------------------|---------|--|
| | Bachelor's De | gree | | | |
| | Compensation, Benefits, | Appraise automobile or other vehicle damage to | Entry: \$15.18 | | |
| | and Job Analysis Specialists | determine cost of repair for insurance claim settlement and seek agreement with automotive repair shop on cost | Average: \$22.46 | 5 | |
| | | of repair. Prepare insurance forms to indicate repair cost or cost estimates and recommendations. | Experienced: \$26.10 | | |
| \bigcirc | Employment, | Review settled insurance claims to determine that | Entry: \$13.88 | _ | |
| | Recruitment, and Placement Specialists | payments and settlements have been made in accordance with company practices and procedures, ensuring | Average: \$21.10 | 5 | |
| | that adjusters have followed proper methods. Report overpayments, underpayments, and other irregularities. Confer with legal counsel on claims requiring litigation. | Experienced: \$24.71 | | | |
| രി | Public Relations | Engage in promoting or creating good will for individuals, | Entry: \$13.08 | | |
| | Specialists | groups, or organizations by writing or selecting favorable publicity material and releasing it through various | Average: \$21.88 | 3 | |
| | | communications media. May prepare and arrange displays, and make speeches. | Experienced: \$26.28 | | |
| | Training and | Conduct training and development programs for | Entry: \$13.08 | | |
| | Development Specialists | employees. | Average: \$21.88 | 5 wa | |
| | | | Experienced: \$26.28 | | |
| | Postsecondary Education (Long-term on-the-job training or work experience in a related occupation) | | | | |
| | First-Line Supervisors/ | Supervise and coordinate the activities of clerical and | Entry: \$13.62 | - Anna | |
| | Managers of Office and Administration | administrative support workers. | Average: \$21.15 | | |
| | | | Experienced: \$24.91 | a a | |
| | First-Line Supervisors/ | Supervise work activities of cleaning personnel in hotels, | Entry: \$10.79 | | |
| | Managers of Hovsekeeping and | hospitals, offices, and other establishments. | Average: \$15.70 | 5 | |
| | Janitorial Workers | | Experienced: \$18.15 | | |
| | Legal Secretaries | Perform secretarial duties utilizing legal terminology, | Entry: \$10.43 | | |
| | | procedures, and documents. Prepare legal papers and correspondence, such as summonses, complaints, motions, and subpoenas. May also assist with legal research. | Average: \$14.19 | | |
| | | | Experienced: \$16.07 | | |
| | Medical Secretaries | Perform secretarial duties utilizing specific knowledge of | Entry: \$9.51 | | |
| | | medical terminology and hospital, clinic, or laboratory procedures. Duties include scheduling appointments, billing patients, and compiling and recording medical charts, reports, and correspondence. | Average: \$12.72 | | |
| | | | Experienced: \$14.32 | | |





| Occupation | Description | Hourly Wages | Outlook |
|--|--|--|---------|
| High School Di | ploma or equivalent (Moderate-term on | -the-job training) | |
| Executive Secretaries and Administrative Assistants | Provide administrative support by performing clerical and administrative tasks, such as preparing correspondence, filing, handling information requests, and scheduling appointments. Higher-level executive assistant and administrative assistants may also conduct independent projects and assume greater training responsibilities. | Entry: \$11.62 Average: \$16.13 Experienced: \$18.39 | |
| Customer Service Representatives | Interact with customers to provide information in response to inquiries about products and services and to handle and resolve complaints. | Entry: \$9.27 Average: \$13.30 Experienced: \$15.33 | 3 |
| Bookkeeping, Accounting, and Auditing Clerks | Compute, classify, and record numerical data to keep financial records complete. Perform any combination of routine calculating, posting, and verifying duties to obtain primary financial data for use in maintaining accounting records. | Entry: \$9.08 Average: \$13.52 Experienced: \$15.74 | |
| Word Processors and Typists | Use word processor/computer or typewriter to type letters, reports, forms, or other material from rough draft, corrected copy, or voice recording. | Entry: \$8.96 Average: \$12.80 Experienced: \$14.71 | |
| Secretaries, Except Legal, Medical, and Executive | Perform routine clerical and administrative functions such as drafting correspondence, scheduling appointments, organizing and maintaining paper and electronic files, or providing information to callers. | Entry: \$8.64 Average: \$12.25 Experienced: \$14.06 | |
| Tax Preparers | Prepare tax returns for individuals or small businesses but do not have the background or responsibilities of an accredited or certified public accountant. | Entry: \$8.54 Average: \$12.55 Experienced: \$14.55 | |
| Data Entry Keyers | Operate data entry device, such as keyboard or photo composing perforator. Duties may include verifying data and preparing materials for printing. | Entry: \$7.84 Average: \$10.93 Experienced: \$12.46 | MAR |
| Less than High | School Diploma (Short-term on-the-job tra | nining) | |
| Human Resources Assistants, Except Payroll and Timekeeping | Compile and keep personnel records. Record data for each employee, such as address, weekly earnings, absences, amount of sales or production, supervisory reports on ability, and date of and reason for termination. Compile and type reports from employment records. | Entry: \$11.42 Average: \$15.76 Experienced: \$17.94 | |



| Occupation | Description | Hourly Wages | Outlook |
|--|--|----------------------|--|
| Less than High | n School Diploma (Short-term on-the-job tra | aining) | |
| Payroll and Timekeeping Compile information and records to draw up purchase orders for procurement of materials and services. | | Entry: \$10.75 | |
| | Average: \$14.36 | | |
| | | Experienced: \$16.17 | |
| Billing and Posting Clerks | Compile, compute, and record billing, accounting, | Entry: \$10.15 | |
| and Machine Operators | statistical, and other numerical data for billing purposes. Prepare billing invoices for services rendered or for | Average: \$13.32 | UIF |
| | delivery or shipment of goods. | Experienced: \$14.90 | |
| Shipping, Receiving, and | Verify and keep records on incoming and outgoing | Entry: \$9.36 | |
| Traffic Clerks | shipments. Prepare items for shipment. Duties include assembling, addressing, stamping, and shipping | Average: \$13.36 | |
| | merchandise or material; receiving, unpacking, verifying and recording incoming merchandise or material; and arranging for the transportation of products. | Experienced: \$15.36 | n a |
| Interviewers, Except | Interview persons by telephone, mail, in person, or | Entry: \$9.21 | - X |
| Eligibility and Loan | by other means for the purpose of completing forms, applications, or questionnaires. Ask specific questions, | Average: \$12.16 | |
| | record answers, and assist persons with completing form. May sort, classify, and file forms. | Experienced: \$13.64 | rt i |
| Order Clerks | Receive and process incoming orders for materials, | Entry: \$9.06 | |
| | merchandise, classified ads, or services such as repairs, installations, or rental of facilities. | Average: \$14.20 | |
| | | Experienced: \$16.77 | |
| Mail Clerks and Mail | Prepare incoming and outgoing mail for distribution. Use | Entry: \$8.45 | |
| Machine Operators, Except Postal Service | hand or mail handling machines to time stamp, open, read, sort, and route incoming mail; and address, seal, | Average: \$11.14 | |
| | stamp, fold, stuff, and affix postage to outgoing mail or packages. | Experienced: \$12.49 | |
| Switchboard Operators, | Operate telephone business systems equipment or | Entry: \$8.43 | The state of the s |
| Including Answering Service | switchboards to relay incoming, outgoing, and interoffice calls. May supply information to callers and record | Average: \$10.76 | |
| | messages. | Experienced: \$11.93 | a a |
| in any specific office clerical occu limited knowledge of office mand procedures. Clerical duties may b with the office procedures of indi and may include a combination o bookkeeping, typing or word proc | Perform duties too varied and diverse to be classified | Entry: \$7.79 | The state of the s |
| | in any specific office clerical occupation, requiring limited knowledge of office management systems and procedures. Clerical duties may be assigned in accordance with the office procedures of individual establishments and may include a combination of answering telephones, bookkeeping, typing or word processing, stenography, office machine operation, and filing. | Average: \$11.37 | |
| | | Experienced: \$13.16 | U I |



| Occupation | Description | Hourly Wages | Outlook |
|--|--|---|---------|
| Less than High | School Diploma (Short-term on-the-job tra | ining) | |
| Receptionists and Information Clerks | Answer inquiries and obtain information for general public, customers, visitors, and other interested parties. Provide information regarding activities conducted at establishment; location of departments, offices, and employees within organization. | Entry: \$7.72 Average: \$10.70 Experienced: \$12.19 | |
| Office Machine Operators, Except Computer | Operate one or more of a variety of office machines, such as photocopying, photographic, and duplicating machines, or any other office machines except computers. | Entry: \$7.68 Average: \$11.05 Experienced: \$12.74 | |
| Couriers and Messengers | Pick up and carry messages, documents, packages, and other items between offices or departments within an establishment or to other business concerns, traveling by foot, bicycle, motorcycle, automobile, or public conveyance. | Entry: \$7.47 Average: \$9.76 Experienced: \$10.91 | |
| File Clerks | File correspondence, cards, invoices, receipts, and other records in alphabetical or numerical order or according to the filing system used. Locate and remove material from file when requested. | Entry: \$7.46 Average: \$10.43 Experienced: \$11.91 | |
| Stock Clerks and Order Fillers | Receive, store, and issue sales floor merchandise, materials, equipment, and other items from stockroom, warehouse, or storage yard to fill shelves, racks, tables, or customers' orders. | Entry: \$7.22 Average: \$10.32 Experienced: \$11.86 | |

Education and Training

Are you patient?
Have you coached sports activities?
Do you like to speak in front of groups?

Do you enjoy teaching games to children?

Are you outgoing?

Do you like being in school?

In the Education and Training cluster, you would have the opportunity to guide and train young people. As a teacher, you could influence young lives. In addition, you could support the work of the classroom teacher as a counselor, librarian, or principal. If you are interested in working with adults, you could provide training to employees in a business. Each of these settings provides you with the chance to help people learn and improve their lives.

National Employment Outlook

Employment of education administrators is projected to grow as fast as the average for all occupations through 2014. As education and

training take on greater importance in everyone's lives, the need for people to administer education programs will grow.



Overall employment of counselors is expected to grow faster than the average for all occupations through 2014. Employment is expected to grow with increases in student enrollments at postsecondary schools and colleges and as more States require elementary schools to employ counselors. Demand for vocational or career counselors should grow as multiple job and career changes become common for workers and as workers become increasingly aware of the counselors' services.

Through 2014, overall student enrollments in elementary, middle, and secondary schools—a key factor in the demand for teachers—are expected to rise more slowly than in the past as children of the baby boom generation leave the school system. This will cause employment to grow as fast as the average for teachers from

kindergarten through the secondary grades.

Over the next decade, instructional coordinators will be instrumental in developing new curricula to meet the demands of a changing society, training the teacher workforce, and increasing the emphasis on lifelong learning and on programs for students with special needs. Employment is expected to grow much faster than the average for all occupations through the year 2014.

Employment of library assistants is expected to grow as fast as the average for all occupations through 2014. Efforts to contain costs in local governments and academic institutions of all types may result in more hiring of library support staff than librarians and library assistants taking on more responsibility.

| Occupation | Description | Hourly Wages | Outlook |
|--|---|--|---|
| Master's Degre | ee or higher | | |
| Education | Plan, direct, or coordinate research, instructional, student | Entry: \$18.27 | |
| administration and sorvices, and office outcome | Average: \$32.19 | | |
| | universities, colleges, and junior and community colleges. | Experienced: \$39.16 | |
| Bachelor's Deg | jree | | |
| Instructional | Develop instructional material, coordinate educational | Entry: \$15.95 | |
| Coordinators | content, and incorporate current technology in specialized fields that provide guidelines to educators and instructors | Average: \$23.55 | |
| | for developing curricula and conducting courses. | Experienced: \$27.34 | a a |
| Educational, Vocational, | Counsel individuals and provide group educational and | Entry: \$13.49 | |
| and School Counselors vocational guidance services. | vocational guidance services. | Average: \$19.63 | |
| | | Experienced: \$22.70 | |
| Librarians | Administer libraries and perform related library services. | Entry: \$13.03 | |
| , | Average: \$20.40 | | |
| | government agencies, law firms, non-profit organizations, | Experienced: \$24.09 | |
| | · | | |
| Education Plan, direct, or coordinate the academic and nonacademic activities of preschool and child care centers or programs. and Child Care | Entry: \$11.67 | 3 | |
| | attition of prostrion and time tare content of programs. | Average: \$16.92 | |
| | | Experienced: \$19.55 | |
| | Education Administrators, Postsecondary Bachelor's Deg Instructional Coordinators Educational, Vocational, and School Counselors Librarians Education Administrators, Preschool | Master's Degree or higher Education Administrators, Postsecondary Bachelor's Degree Instructional Coordinators Coordinators Educational, Vocational, and School Counselors Administer libraries and perform related library services. Work in a variety of settings, including public libraries, schools, colleges and universities, museums, corporations, and healthcare providers. Education Administrators, Preschool Plan, direct, or coordinate the academic and nonacademic activities of preschool and child care centers or programs. | Education Administrators, Postsecondary Plan, direct, or coordinate research, instructional, student administrators and pervices, and other educational activities at postsecondary institutions, including universities, colleges, and junior and community colleges. Bachelor's Degree Instructional Coordinators Develop instructional material, coordinate educational content, and incorporate current technology in specialized fields that provide guidelines to educators and instructors for developing curricula and conducting courses. Educational, Vocational, and School Counselors Counsel individuals and provide group educational and vocational guidance services. Administer libraries and perform related library services. Work in a variety of settings, including public libraries, schools, colleges and universities, museums, corporations, government agencies, law firms, non-profit organizations, and healthcare providers. Education Administrators, Preschool and Child Care Plan, direct, or coordinate the academic and nonacademic activities of preschool and child care centers or programs. Average: \$16.92 |



| Occupation | Description | Hourly Wages | Outlook |
|---|--|---|-------------|
| Bachelor's De | gree | | |
| Preschool Teachers, Except Special Education | Instruct children (normally up to 5 years of age) in activities designed to promote social, physical, and intellectual growth needed for primary school in preschool, day care center, or other child development facility. May be required to hold State certification. | Entry: \$6.85 Average: \$10.06 Experienced: \$11.67 | |
| Postsecondar | y Education (Long-term on-the-job training or wo | ork experience in a related o | occupation) |
| Fitness Trainers and Aerobics Instructors | Instruct or coach groups or individuals in exercise activities and the fundamentals of sports. Demonstrate techniques and methods of participation. Observe participants and inform them of corrective measures necessary to improve their skills. | Entry: \$6.43 Average: \$10.91 Experienced: \$13.15 | |
| Less than Hig | h School Diploma (Short-term on-the-job tr | aining) | |
| Library Technicians | Assist librarians by helping readers in the use of library | Entry: \$7.28 | * |
| catalogs, databases, and indexes to locate books and other materials; and by answering questions that | Average: \$10.65 | AX | |
| | require only brief consultation of standard reference. Compile records; sort and shelve books; remove or repair damaged books; register patrons; check materials in and out of the circulation process. Replace materials in shelving area (stacks) or files. | Experienced: \$12.34 | rt it |
| Library Assistants, | Compile records, sort and shelve books, and issue | Entry: \$6.68 | T. T. |
| Clerical | and receive library materials such as pictures, cards, slides and microfilm. Locate library materials for loan | Average: \$9.46 | 1 |
| | and replace material in shelving area, stacks, or files according to identification number and title. Register patrons to permit them to borrow books, periodicals, and other library materials. | Experienced: \$10.84 | re a |

Finance and Insurance

Are you the treasurer of a club or organization?

Do you enjoy working with numbers?

Do you balance your checkbook?

Are you interested in the stock market?

Do you like to operate calculators?

Are you good at following detailed work plans?

In the occupations in the Finance cluster, you would keep track of money. You might provide financial services to a business or individual. Your work could include maintaining records or giving advice to business executives on how to operate their business. You could work in financial planning, banking, or insurance.

National Employment Outlook

Employment of financial managers is expected to grow about as fast as average for all occupations through 2014. The increasing need for financial expertise as a result of regulatory reforms and the

expansion of the economy will drive job growth over the next decade and will spur demand for financial managers.



As long as more insurance policies are being sold to accommodate a growing population, there will be a need for adjusters, appraisers, examiners, and investigators. Further, as the elderly population increases, there will be a greater need for health care, resulting in more health insurance claims. Employment of claims adjusters, appraisers, examiners, and investigators is expected to grow about as fast as average for all occupations over the 2004–14 period.

Overall employment of financial analysts and personal financial advisors is expected to increase faster than average for all occupations through 2014, resulting from increased investment by businesses. Also individuals are better educated, wealthier and living longer which will require more financial planning.

Actuaries are expected to grow faster than average for all occupations through 2014. The insurance industry should ensure the creation of new actuary jobs thereby making employment opportunities good for those who qualify.

Employment of market and survey researchers is expected to grow faster than average for all occupations through 2014. Demand for market research analysts should be strong because of an increasingly competitive economy, expansion of markets, and consumers becoming more informed.

Employment of securities, commodities, and financial services sales agents is expected to grow about as fast as average for all occupations through 2014. As people's incomes continue to climb, they will increasingly seek the advice and services of securities, commodities, and financial services sales agents to realize their financial goals.

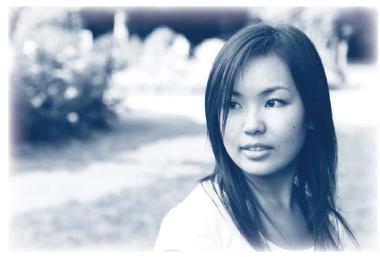
The workload for collectors is expected to continue to increase as they seek to collect old and recent debts. Also, as more companies become involved in lending money and issuing their own credit cards, they will likely have increased debt levels and will need to hire collectors. Thus the employment of bill and account collectors is expected to grow faster than average.

| Occupation | Description | Hourly Wages | Outlook | | |
|---------------------------|--|----------------------|---------|--|--|
| Bachelor's Degree | | | | | |
| Financial Managers | Plan, direct, and coordinate accounting, investing, | Entry: \$24.79 | | | |
| | banking, insurance, securities, and other financial activities of a branch, office, or department of an | Average: \$42.58 | | | |
| | establishment. | Experienced: \$51.48 | | | |
| Actuaries | Analyze statistical data, such as mortality, accident, sickness, disability, and retirement rates and construct probability tables to forecast risk and liability for payment of future benefits. May ascertain premium rates required and cash reserves necessary to ensure payment of future benefits. | Entry: \$24.79 | _ | | |
| | | Average: \$42.58 | 5 | | |
| pa _y | | Experienced: \$51.48 | | | |
| | | | | | |
| Financial Analysts | Conduct quantitative analyses of information affecting | Entry: \$18.23 | | | |
| investment programs of pu | investment programs of public or private institutions. | Average: \$28.85 | 3 | | |
| | | Experienced: \$34.14 | | | |
| Insurance Underwriters | ce Underwriters Review individual applications for insurance to evaluate degree of risk involved and determine acceptance of applications. | Entry: \$15.59 | | | |
| | | Average: \$23.63 | | | |
| | | Experienced: \$27.65 | | | |



| | Occupation | Description | Hourly Wages | Outlook | |
|----------|--|--|--|---------|--|
| | Bachelor's Dec | jree | | | |
| | Financial Examiners | Enforce or ensure compliance with laws and regulations governing financial and securities institutions and financial and real estate transactions. | Entry: \$15.57 Average: \$27.28 Experienced: \$33.14 | | |
| | Market Research Analysts | Research market conditions in local, regional, or national areas to determine potential sales of a product or service. May gather information on competitors, prices, sales, and methods of marketing and distribution. May use survey results to create a marketing campaign based on regional preferences and buying habits. | Entry: \$14.84 Average: \$25.04 Experienced: \$30.14 | | |
| | Personal Financial Advisors | Advise clients on financial plans utilizing knowledge of tax and investment strategies, securities, insurance, pension plans, and real estate. | Entry: \$14.74 Average: \$33.20 Experienced: \$42.43 | 31 | |
| 0 | Loan Officers | Evaluate, authorize, or recommend approval of commercial, real estate, or credit loans. Advise borrowers on financial status and methods of payments. | Entry: \$14.51 Average: \$23.28 Experienced: \$27.65 | | |
| ③ | Securities, Commodities, and Financial Services Sales Agents | Buy and sell securities in investment and trading firms, or call upon businesses and individuals to sell financial services. Provide financial services, such as loan, tax, and securities counseling. May advise securities customers about such things as stocks, bonds, and market conditions. | Entry: \$13.04 Average: \$31.61 Experienced: \$40.90 | 5 | |
| • | Insurance Sales Agents | Sell life, property, casualty, health, automotive, or other types of insurance. May refer clients to independent brokers, work as independent broker, or be employed by an insurance company. | Entry: \$11.16 Average: \$22.28 Experienced: \$27.84 | | |
| | Postsecondary Education (Long-term on-the-job training or work experience in a related occupation) | | | | |
| | Claims Adjusters, Examiners, and Investigators | Examine, evaluate, and investigate eligibility for or conformity with laws and regulations governing collection of taxes, contract compliance of licenses and permits, and other compliance and enforcement inspection activities not classified elsewhere. | Entry: \$14.02 Average: \$20.29 Experienced: \$23.42 | 50 | |
| | New Accounts Clerks | Interview persons desiring to open bank accounts. Explain banking services available to prospective customers and assist them in preparing application form. | Entry: \$10.70 Average: \$13.04 Experienced: \$14.20 | | |





| Occupation | Description | Hourly Wages | Outlook | | | |
|---|--|--|---------|--|--|--|
| High School D | High School Diploma or equivalent (Moderate-term on-the-job training) | | | | | |
| Insurance Claims and Policy Processing Clerks | Process new insurance policies, modifications to existing policies, and claims forms. Obtain information from policyholders to verify the accuracy and completeness of information on claims forms, applications and related documents, and company records. Update existing policies and company records to reflect changes requested by policyholders and insurance company representatives. | Entry: \$10.84 Average: \$14.04 Experienced: \$15.64 | | | | |
| Title Examiners, Abstractors, and Searchers | Search real estate records, examine titles, or summarize pertinent legal or insurance details for a variety of purposes. | Entry: \$10.11 Average: \$13.41 Experienced: \$15.06 | | | | |
| Less than Hig | h School Diploma (Short-term on-the-job tra | aining) | | | | |
| Loan Interviewers and Clerks | Interview loan applicants to elicit information; investigate applicants' backgrounds and verify references; prepare loan request papers; and forward findings, reports, and documents to appraisal department. Review loan papers to ensure completeness, and complete transactions between loan establishment, borrowers, and sellers upon approval of loan. | Entry: \$10.94 Average: \$13.61 Experienced: \$14.95 | | | | |
| Bill and Account Collectors | Locate and notify customers of delinquent accounts by mail, telephone, or personal visit to solicit payment. | Entry: \$10.55 Average: \$13.90 Experienced: \$15.58 | | | | |
| Tellers | Receive and pay out money. Keep records of money and negotiable instruments involved in a financial institution's various transactions. | Entry: \$9.05 Average: \$10.77 | | | | |
| | | Experienced: \$11.63 | | | | |



Government and Public Administration

Have you served as an officer of a club or organization?

Do you like to plan and organize activities?

Are you interested in politics?

Would you like to work in another country?

Are rules and laws important to you?

Through the national, state, and local governments, the public can express its will and make our way of life possible. Through government, individuals can act together to accomplish what cannot be done alone. Most of these actions are carried out only by the government. For example, the federal government includes the military for protection. It also includes ambassadors who represent us in foreign countries, while Congress passes laws, and the executive branch carries out and enforces those laws. You can find almost every occupation within the government. However, this Government and Public Administration career cluster focuses on those occupations that are unique.

National Employment Outlook

Employment of social and community service managers and court, municipal, and license clerks will experience job growth that is faster than average for the 2004-2014 time period.

The employment of compliance officers, except agriculture, construction, health and safety, and transportation will be faster than average.

| Occupation | Description | Hourly Wages | Outlook |
|--|--|--|-------------|
| Bachelor's De | egree | | |
| Social and Community Service Managers | Plan, organize, or coordinate the activities of a social service program or community outreach organization. Oversee the program or organization's budget and policies regarding participant involvement, program requirements, and benefits. Work may involve directing social workers, counselors, or probation officers. | Entry: \$14.90 Average: \$24.06 Experienced: \$28.64 | |
| Postseconda | ry Education (Long-term on-the-job training or wo | ork experience in a related | occupation) |
| Compliance Officers, Except Agriculture, Construction, Health and Safety, and Transportation | Prepare cost estimates for product manufacturing, construction projects, or services to aid management in bidding on or determining price of product or service. May specialize according to particular service performed or type of product manufactured. | Entry: \$15.77 Average: \$22.97 Experienced: \$26.57 | |
| Less than Hig | gh School Diploma (Short-term on-the-job tr | aining) | |
| Court, Municipal, and License Clerks | Perform clerical duties in courts of law, municipalities, and governmental licensing agencies and bureaus. May prepare docket of cases to be called; secure information for judges and court; prepare draft agendas or bylaws for town or city council; answer official correspondence; keep fiscal records and accounts; issue licenses or permits; record data, administer tests, or collect fees. | Entry: \$11.82 Average: \$15.11 Experienced: \$16.75 | |

